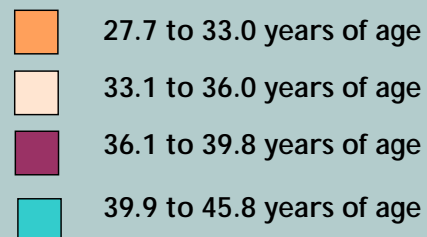
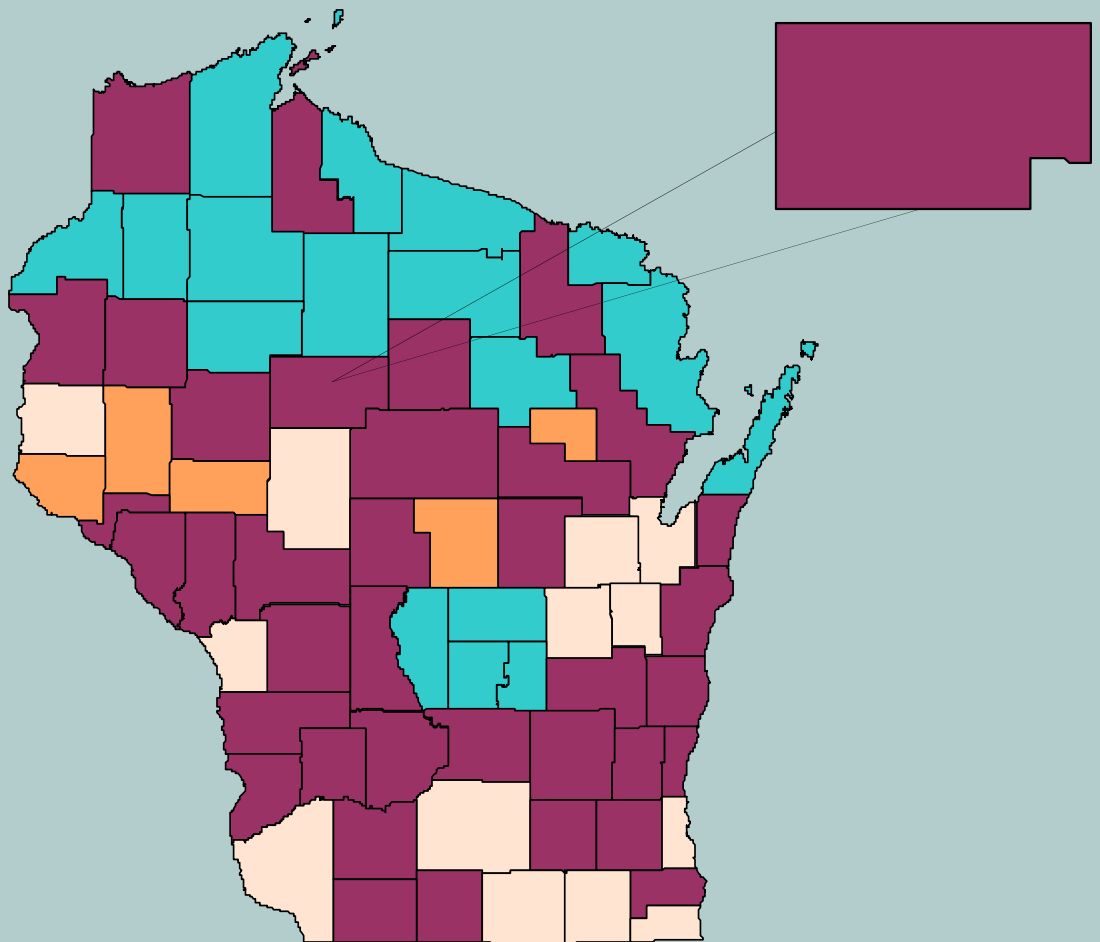


Taylor County

Workforce Profile

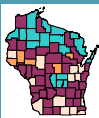
Median Age by County, 2000



Source: Census 2000 of the United States

Your complete
guide to the
state of the
labor force of
today and a
glimpse into
the economy of
tomorrow.





County Population

From 1990 to 2000 the population in Taylor County increased from 18,901 to 19,680 according to Census 2000 information. That increase of 779 residents was nearly ten times the increase during the last decade. The county continued to add residents through the end of 2000 and by the end of the year the population increased by another 38 residents, less than the pace of both the national and state increases in population.

The increase in population of 4.1 percent during the 1990s ranked 59th out of 72 counties in the state. Taylor County was also one of the few counties in the state where the increase from natural causes more than doubled the increase from migration. From 1990 to 2000 there were 2,357 births in Taylor County that exceeded the number of deaths by 538. Meanwhile, net migration produced only 242 new residents during the decade, but that is a significant reversal of the loss recorded during the 1980s.

A net gain in population from migration means that more people moved to the county than moved out of the county. Census 2000 reveals that, since 1995, at least 2,397 individuals 5 years and older lived in a different county. Roughly 13 percent of the population over 5 years old lived in a different county in 1995. Of those new residents 25 percent moved from another state and 75 percent from

somewhere else in Wisconsin.

The census also reveals that nearly all of the increase in county population occurred with the addition of 603 in the white population. In 2000, over 99 percent of the population in Taylor County were white. Other ethnic groups did contribute to population growth but the increases were very small.

The largest municipality, the City of Medford, added only 68 residents during the 1990s; but the Town of Medford added the most with an increase of 254 residents. However, both municipalities lost population in the months following the census. The two neighboring towns of Browning and Hammel had the second and third largest gains in population and continued to add residents through 2000.

Many of the residents that moved to the county during the 1990s were older but not so old that they were ready to retire. The greatest increase in the population occurred in the 40-49 year old age group, followed by the second largest increase in the 50-59 year old age group. Most of the increase was from an aging population, but not all of it.

Both the increase in population from older people moving to the county and the aging of the existing population, impacted the median age in Taylor County. The median age increased from 32.3 years

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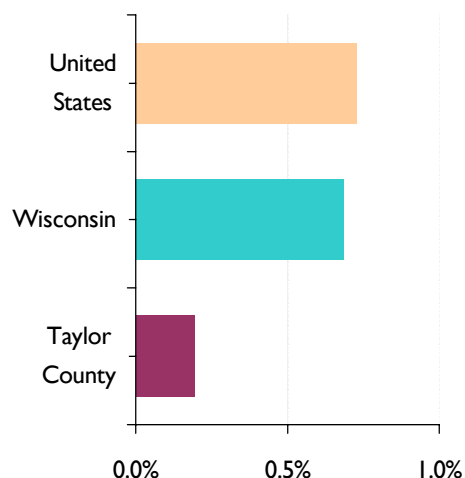
Total Population

	2000 Census	January 1, 2001 Estimate	Percent change
United States	281,421,906	283,474,000	0.7%
Wisconsin	5,363,675	5,400,449	0.7%
Taylor County	19,680	19,718	0.2%

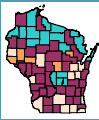
Ten Largest Municipalities

Medford, City	4,350	4,333	-0.4%
Medford, Town	2,216	2,213	-0.1%
Little Black, Town	1,148	1,159	1.0%
Rib Lake, Village	878	881	0.3%
Holway, Town	854	860	0.7%
Browning, Town	850	854	0.5%
Rib Lake, Town	768	777	1.2%
Deer Creek, Town	733	739	0.8%
Hammel, Town	735	736	0.1%
Chelsea, Town	719	722	0.4%

Population Growth 2000-2001



Source: Wisconsin Department of Administration, Demographic Services, 2002

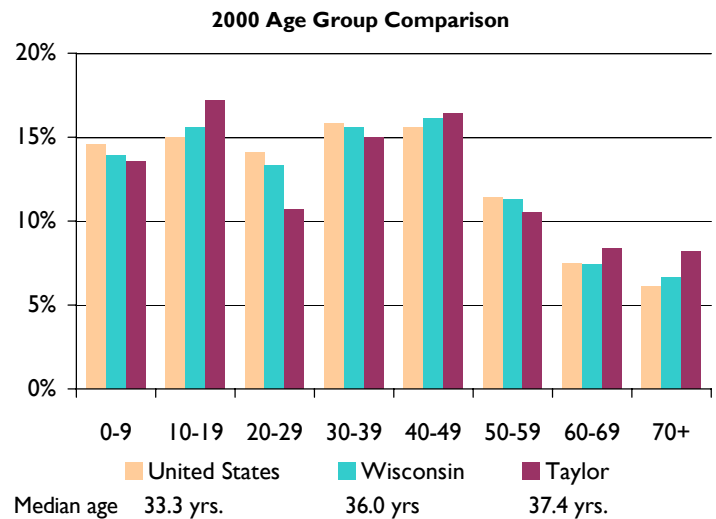


in 1990 to 37.4 years in 2000. The median age in Taylor County is very near the state median age of 36.0 years and the national median of 33.3 years.

The higher median age means that there are more residents in the older population groups than in the younger age groups something apparent in the graph on the right. The county has a smaller share of population in the youngest age group than both the state and nation. The 10 to 19 year old group is larger than in the state and nation reflecting the higher birth rates of the 1980s. However, once they graduate from high school, these residents leave the area to continue their education or search for work. This loss is evident in the dramatic drop in 20-29 year olds.

At age 40 the county share of population is greater than in both the state and nation. This reflects both the increases from residents moving to the area and the aging of the last of the baby boom population. Over the age of 60 the county has a much larger share of population than either the state or nation.

The consequences of this disparity on the current and future labor force cannot be overstated. While the labor force has already shown signs of diminished growth, the full impact of fewer younger people available for the labor supply and an increasing



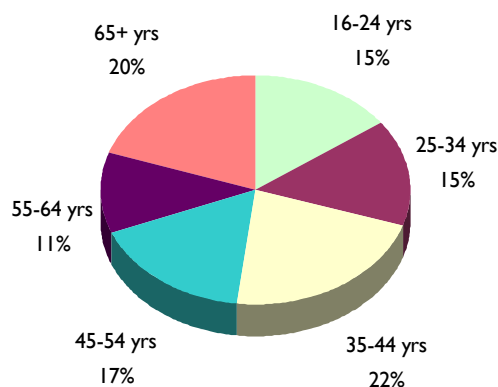
Source: US Department of Commerce, Census Bureau, *Census 2000*

older population, preparing to retire, will exacerbate the labor shortage. Compounding the problem of fewer workers is an aging population requiring more services that historically have been supplied by a young workforce.

The US Bureau of Labor Statistics (BLS) includes only the population 16 years and older as a potential source of labor. The BLS also excludes the population residing in institutions, such as nursing homes and prisons, and military personnel as a source of labor.

County Civilian Labor Force

Taylor County Labor Force Age Groups



Source: US Dept. of Commerce, Census Bureau, *Census 2000*

The Taylor County population in 2000 16 years and older totaled 15,112. This population comprises the potential labor force in the county even though 20 percent is 65 years and older. The population over 65 years old shares some common characteristics. To begin with, most of them are retired, even though a recent trend has retirees returning to the workforce to pursue new interests.

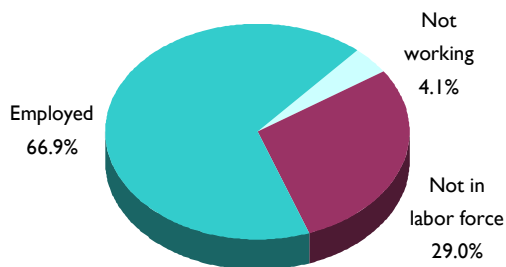
Other age groups also share characteristics. The 16-24 year olds are generally in school, work part-time and during summer breaks, and are starting their first jobs. This group is largely responsible for the increase in labor force during the summer months.

The next group, 25-34 year olds, are the workforce of the future, developing and honing skills, and

(Continued on page 3)

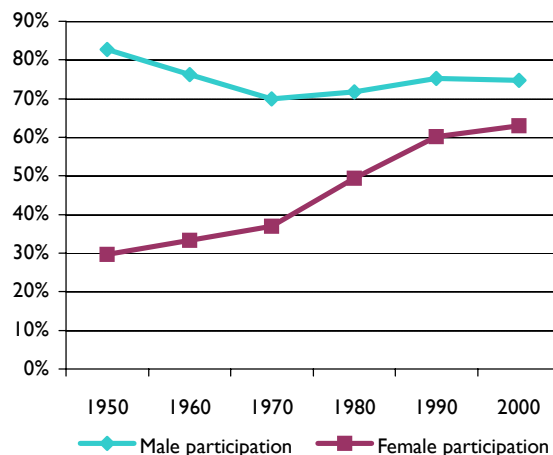


2001 Labor Force Participation



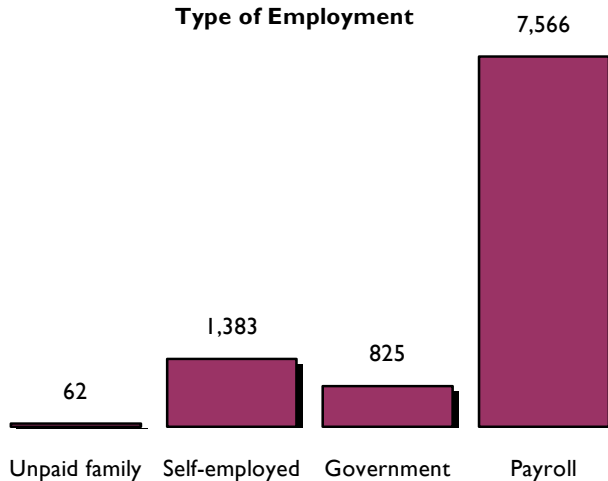
Source: Estimated from WI Dept. of Administration population estimates, Jan. 2001, US Census Bureau, and WI Local Area Unemployment Statistics.

Labor Force Participation of Male and Female Residents



Source: US Dept. of Commerce, Census Bureau, *Census 2000*

Type of Employment



Source: US Dept. of Commerce, Census Bureau, *Census 2000*

moving into new careers. Many are starting and raising families, acquiring property, and working in at least one job if not two. Many of these same characteristics are shared by the next group, 35-44 year olds. This group is also preparing to send children to college, adding or upgrading housing, and looking for ways to add to the family income. Labor force participation is often highest in this group.

By middle-age, workers begin to think about retirement, and during the 1990s, workers were retiring in their fifties. By 65 years old most of the population has retired.

Because each age group has different interests the number of individuals who are employed or at least look for work varies. Labor force participation rates by age groups from Census 2000 is scheduled for release in the fall of 2002.

An estimate of labor force participation in 2001 in Taylor County included 66.9 percent of the labor force age population that worked, 4.1 percent of the population that were unemployed and 29 percent who choose not to work. The labor force participation rate in 2001 (the percent of the population 16 years and over that either worked or looked for work) was 71 percent.

Labor force participation, based on estimates from the Local Area Unemployment Statistics (LAUS) program, peaked in the county in the mid-1990s and has been falling steadily since then. Participation is currently less than in either the state (73.5%) or nation (66.9%). One of the primary reasons for lower participation is the large share of population over 65 years old, but a secondary reason is the availability of jobs.

Labor force participation varies not only by the age of the population but also by sex. Over the last fifty years, participation in the labor force of females has steadily increased while participation of men has declined. There are a number of factors that serve as explanations for these divergent trends, but the most comprehensive is the change in the county's industry mix away from goods-producing jobs towards service-producing jobs. Another factor is access to retirement income, especially for men who have been in the workforce longer and in more permanent positions, than women are.

Labor force participants who work are engaged in several 'types of employment'. In Taylor County 77 percent of the employed population work for a pri-

(Continued on page 4)



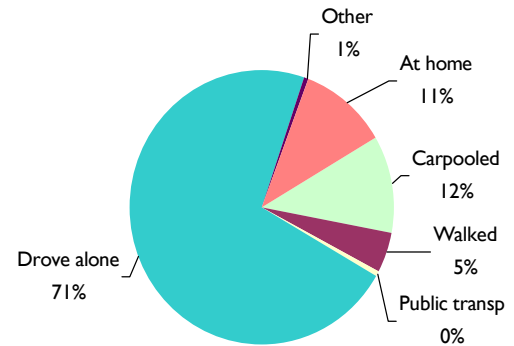
vate employer and receive a payroll check. Government workers also receive a payroll check, but comprise only 8 percent of total employment.

Nearly 15 percent of workers in Taylor County are either self-employed or work as an unpaid family member. The share of self-employed and unpaid family members is significantly higher in Taylor County than in the state (6.4%), but has declined since 1990. Self-employed and proprietors tend to stay in the labor force longer than workers in payroll jobs do.

The number of self-employed and unpaid family members is a good reminder that total employment in the labor force includes more workers than just those employed in payroll jobs. It is one of the reasons that total employment in most counties is greater than the number of nonfarm wage and salary employment (see page 5).

An additional factor that effects the local labor force is the number of workers who commute into, or out of the county for jobs. Census 2000 revealed that roughly 17 percent of the workers living in Taylor County traveled outside the county for work. The specific destination of those workers

County Travel-to-Work Patterns



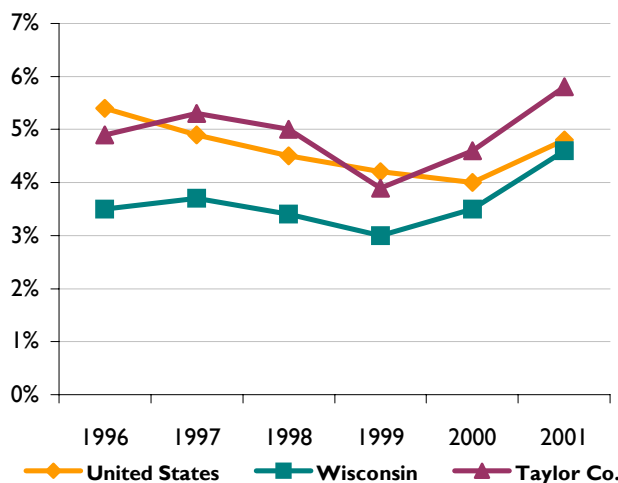
Source: US Dept. of Commerce, Census Bureau, Census 2000

from the census is not scheduled for release until 2003.

Over the last five years the number of employed in Taylor County declined by 300 from 10,300 in 1996. The drop in employment is especially acute in 1999 with the reduction in total labor force. The change is due more to an anomaly in estimating than a loss of county jobs and produced a lower unemployment rate. In most years the county average annual unemployment is higher than state or national rates. Because of the number of seasonal jobs, there are some summer months, however, when the county rate drops below both the state and national unemployment rates. In September, 2001 the unemployment rate was 2.7 percent, down significantly from the high of 10.5 percent in March.

Most of the workers in Taylor County drive alone to a job, while 12 percent, higher than in the state, were part of a car pool. Roughly 11 percent of those employed work at home, nearly triple the share in the state. And, with little public transportation, it is no surprise that so few take advantage of it. Statewide, only two percent use public transportation.

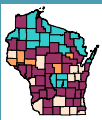
Unemployment Rate Comparison



Taylor County Civilian Labor Force Data

	1996	1997	1998	1999	2000	2001
Labor Force	10,800	10,700	10,400	10,100	10,500	10,600
Employed	10,300	10,200	9,900	9,700	10,000	10,000
Unemployed	540	570	530	400	480	620
Unemployment Rate	4.9%	5.3%	5.0%	3.9%	4.6%	5.8%

Source: WI Department of Workforce Development, Local Area Unemployment Statistics, revised March 2002



County Industry Employment

Nonfarm Wage and Salary Employment

	1996	1997	1998	1999	2000	2001	Percent change	
							1 year	5 year
Total	8,217	8,276	8,294	8,694	8,992	8,923	-0.8%	8.6%
Goods Producing	3,408	3,386	3,367	3,702	3,770	3,499	-7.2%	2.7%
Construction & Mining	351	264	234	310	419	383	-8.4%	9.2%
Manufacturing	3,057	3,123	3,133	3,392	3,351	3,115	-7.0%	1.9%
Durable	1,874	1,954	1,989	2,207	2,189	1,967	-10.1%	5.0%
Nondurable	1,183	1,168	1,144	1,185	1,162	1,149	-1.2%	-2.9%
Service Producing	4,809	4,890	4,928	4,991	5,222	5,424	3.9%	12.8%
Transportation, Communications & Utilities	458	446	442	448	449	523	16.3%	14.2%
Total Trade	1,634	1,696	1,755	1,844	1,921	1,916	-0.3%	17.2%
Wholesale	424	443	443	467	454	461	1.6%	8.8%
Retail	1,210	1,253	1,312	1,377	1,467	1,454	-0.9%	20.2%
Finance, Insurance, and Real Estate	247	278	328	325	344	360	4.5%	45.6%
Services & Misc.	1,473	1,476	1,431	1,359	1,456	1,569	7.8%	6.5%
Total Government	996	994	972	1,016	1,052	1,057	0.5%	6.0%

Source: WI Department of Workforce Development, Nonfarm wage and salary estimates, revised March 2002

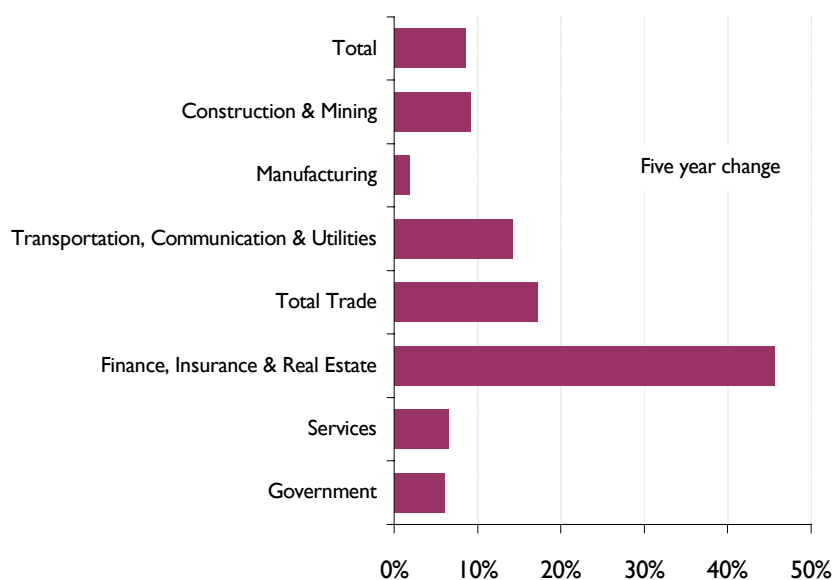
Nonfarm wage and salary employment is an estimate of the number of jobs generated by employers who are located in Taylor County. All payroll jobs are counted and include occupations from managers to laborers who work full- and part-time, in permanent, temporary and seasonal positions, and are paid hourly, through commissions or salaries, or by

piecework. Employment is classified using the Standard Industrial Classification (SIC) of the primary product of the employer.

There were 8,923 nonfarm wage and salary jobs in the county in 2001, a year when total employment in the labor force (county residents) was 10,000. With over 1,700 workers traveling out of the county for jobs (Census 2000) and some residents working more than one job, local employers still need workers from other counties to fill vacancies. Most of those workers commute from Clark, Chippewa, Marathon and Price counties.

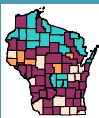
Total nonfarm employment increased 8.6 percent from 1996 to 2001, very similar to the increase statewide of 8.7 percent. However, in the last year job reductions exceeded the loss statewide of 0.3 percent. Most of the loss in the last year occurred with manufacturing employers and began in 1999. Over the five-year period, however, manufacturers added jobs to the local economy. In spite of the recent reduction, manufacturing jobs still comprise 35 percent of nonfarm employment in Taylor County and over half those jobs were with lumber and wood

Employment Change by Industry Division: 1996 to 2001



Source: WI DWD, Nonfarm wage and salary estimates, revised March 2002

(Continued on page 6)



Top 10 Employers

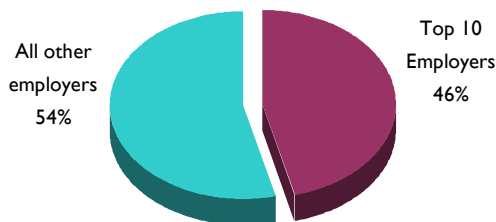
Company	Product or Service	Size
Weather Shield Mfg Inc.	Lumber & wood: windows & doors	1,000+
Kraft Pizza Co	Food products: frozen pizza	500-999
Hurd Millwork Co. Inc.	Lumber & wood: windows & doors	250-499
Marathon Cheese Corp.	Food products: cheese	250-499
Memorial Health Center Inc.	Health care services: hospital	250-499
Medford Public School District	Education	250-499
Phillips Plastics Corp.	Plastics products: injection molding	250-499
County of Taylor	Executive & general government	100-249
Medford Coop Inc.	Food & convenience stores	100-249
Copps IGA Food Center	Food store: groceries	100-249

Top 10 Industry Groups

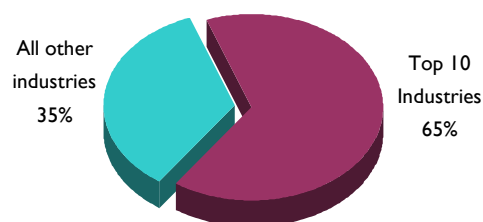
Industry Group	March 2001		Numeric change	
	Employers	Employees	1-year	5-year
Lumber and Wood Products	24	1,593	-222	145
Food and Kindred Products	*	*	*	*
Health Services	21	644	33	-83
Eating and Drinking Places	33	536	-37	109
Educational Services	3	526	-15	29
Executive, Legislative, and General	26	427	33	23
Rubber and Misc. Plastics Products	3	381	*	-46
Trucking and Warehousing	28	360	81	42
Wholesale Trade-Nondurable Goods	*	*	*	*
Food Stores	7	321	16	50

*data suppressed to maintain confidentiality

Top 10 Employers' Share of Nonfarm Employment



Top 10 Industry Group Share of Nonfarm Employment



Source: WI Department of Workforce Development, ES-202 file tape, December 2001

producers.

The largest gain in jobs since 1996 occurred with retail trade employers. New franchise merchants, along with existing stores, in the county created over 240 jobs. Two retail trade industry groups, eating and drinking places and food stores, appear on the list of largest industry groups in the county and both show an increase in jobs over the five-year timeframe. Even though most retail stores are small, two appear on the list of largest employers in the

county.

The four largest employers, however, are manufacturers and are from the two largest industry groups. The ten employers on this list, out of the 541 employers, provide 46 percent of the jobs in Taylor County.

Industry groups from the top ten list not represented by employers are eating and drinking places, trucking and warehousing, and nondurable whole-

(Continued on page 7)



sale trade. However, jobs with lumber and wood producers dominate county employment and, together with other manufacturers, produce the largest payroll in the county.

The total payroll in 2001 from employers in the manufacturing industry of \$96,569,240 was 45 percent of the total payroll from all county employers of \$214,648,101. Average annual wages for manufacturing workers, however, were second to those paid to workers in transportation, communication and utilities. Many manufacturing workers, especially those in lumber and wood production, experience

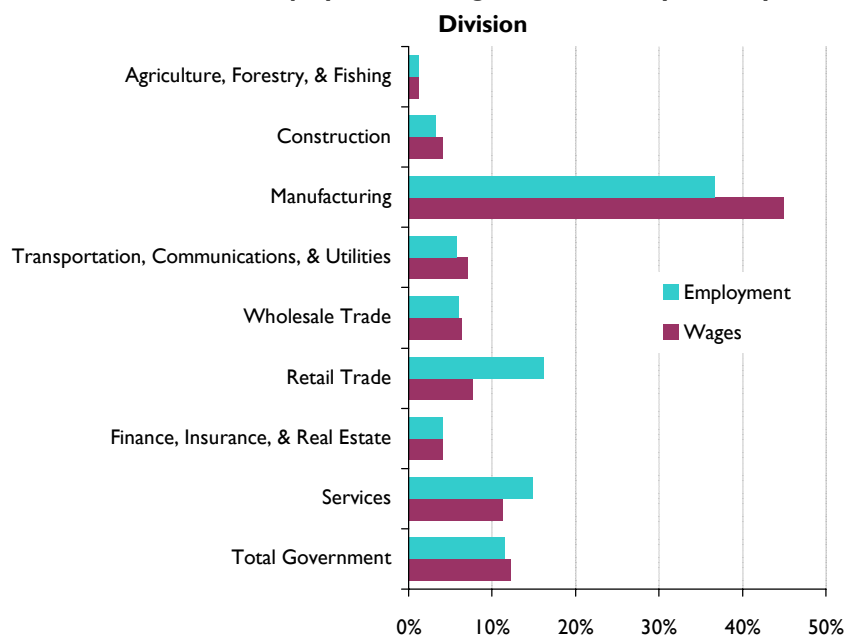
routine seasonal layoffs that reduce the total number of hours (paid) in a year and that produces a lower annual average wage. Even though annual average wages for manufacturing workers are much higher than the average in the county their wages are only 76 percent of those paid to their counterparts in the state.

Retail trade employers provide the second greatest share of jobs in the county but less than eight percent of the total payroll. The industry has many part time jobs that may also be seasonal and offer lower hourly wages. These conditions reduce annual average wages and affect retail trade workers throughout the state.

The highest annual average wage in the county is earned by construction workers, but even that wage is only 80 percent of what similar workers earn statewide. The greatest disparity in wages is found in finance, insurance and real estate. There are no corporate offices with the higher paying professional jobs such as financial analysts, computer specialists and department managers in Taylor County and many of the jobs are part time.

The annual average wage in the county of \$24,699 was only 80 percent of the state average. Even though it increased 12.7 percent over five years, that lagged the state five-year increase of 18.8 percent.

2001 Employment & Wage Distribution by Industry



Annual Average Wage By Industry Division

	Taylor Co. Annual Average Wage	Wisconsin Annual Average Wage	Percent of State Average	1-year percent change	5-year percent change
All Industries*	\$ 24,699	\$ 30,922	79.9%	1.4%	12.7%
Agriculture, Forestry, & Fishing	\$ 24,677	\$ 22,565	109.4%	10.7%	18.5%
Construction	\$ 31,217	\$ 39,011	80.0%	0.2%	22.4%
Manufacturing	\$ 30,274	\$ 39,739	76.2%	1.2%	14.3%
Transportation, Communications, & Utilities	\$ 30,591	\$ 36,639	83.5%	3.8%	7.8%
Wholesale Trade	\$ 26,220	\$ 40,521	64.7%	-0.8%	13.4%
Retail Trade	\$ 11,884	\$ 14,596	81.4%	5.1%	17.6%
Finance, Insurance, & Real estate	\$ 24,613	\$ 40,933	60.1%	2.5%	13.6%
Services	\$ 18,748	\$ 28,775	65.2%	3.4%	5.5%
Total Government	\$ 26,249	\$ 33,785	77.7%	1.1%	12.3%

* Mining excluded from table since wages were suppressed to maintain confidentiality in every county

Source: WI DWD, *Employment, Wages, and Taxes Due* covered by Wisconsin's U.C. Law, 2002



Occupation and Education Characteristics of County Population

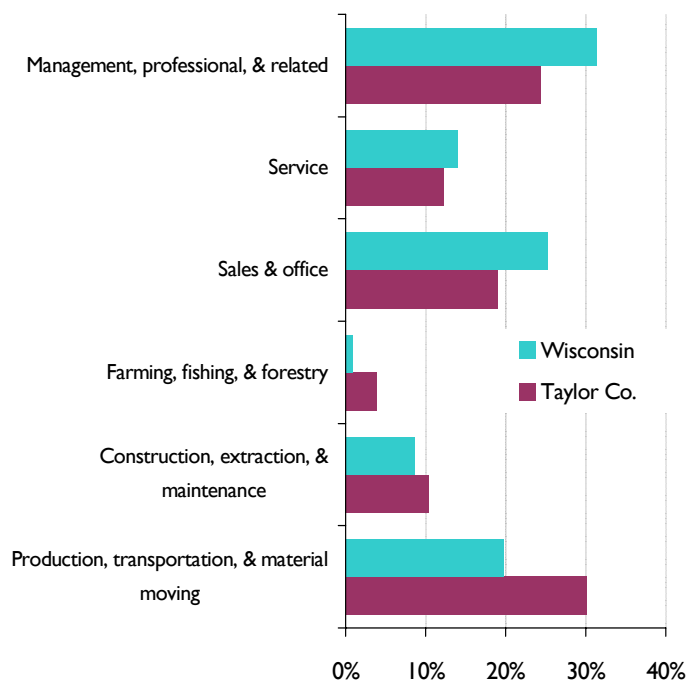
The previous pages explored jobs classified by industry, but jobs are also classified by occupation. Data on occupation employment is more difficult to access, especially at the county level, but the census offers a glimpse into the types of occupations in Taylor County. The distribution of occupations reflects the employment of all resident workers, including those that are self-employed and commute out of the county for jobs.

The largest group in Taylor County, much larger than in the state, includes production occupations. The second largest group in the county, and largest in the state, is management, professional and related occupations. The management, professional and related occupations in Taylor County primarily include jobs as teachers and health care professionals. These jobs are found with employers in the services industry division and local school districts and require education and training beyond high school. Nationally, 80 percent of jobs in this group require post-secondary education, while in Wisconsin, roughly 78 percent do.

In Taylor County only 34 percent of the population 25 years old and over have some education beyond high school and only 11 percent hold a college degree. Statewide, 22.5 percent of the same population group holds a college degree (Census 2000).

Roughly 23 percent of the population has 1-3 years of post-secondary education that could include some college with no degree, an associate de-

Employment by Occupation Group: 2000

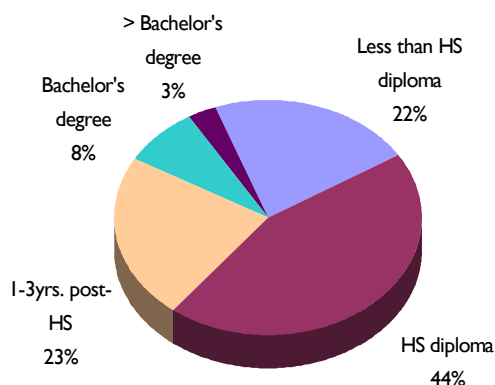


US Department of Commerce, Census 2000

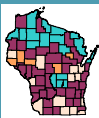
gree, or technical college training. Workers in this group find employment in all occupational groups including the production, transportation, and material moving occupational group, the largest in the county. Employers now expect workers in these occupations to have some training beyond high school. The same is true of many of the sales and office occupations, the third largest group. Workers in these occupations, such as accounting clerks, advertising assistants, technical sales representatives, and general office clerks, are employed in all industries. Many of the skills needed by production and clerical workers are learned at the local technical colleges that serve the residents of Taylor County.

The fourth largest group is service occupations. This group is slightly larger in the county than in the state and has the fewest occupations that require training beyond high school. Workers in service occupations comprise 12 percent of the workforce in Taylor County compared with 14 percent in the state. Service occupations include nurse aides, janitors, kitchen workers, waiters, and police and firefighters. Wages for many of these jobs are low and workers often work less than 40 hours per week.

Education Attainment in 2000



Source: US Dept. of Commerce, Census Bureau, Census 2000



County Income Information

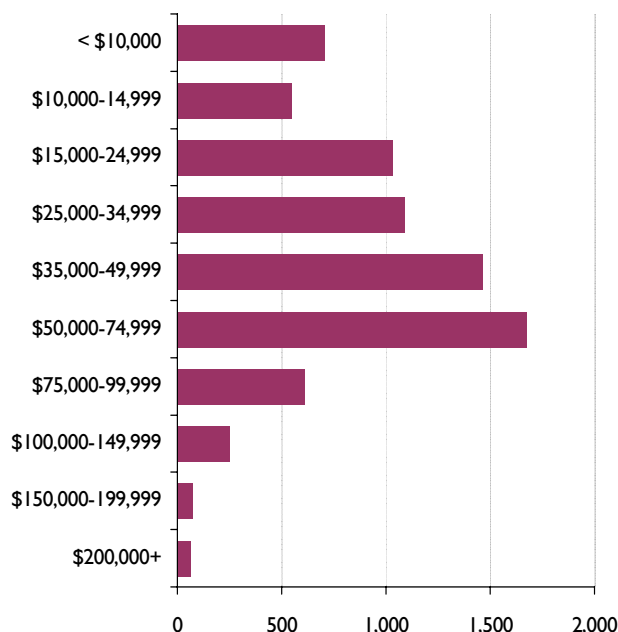
The median household income in 1999 (last full year of income data used for census) in Taylor County of \$38,502 was 88 percent of the state median income of \$43,791. Only a few households in the county had an annual income over \$100,000 while nearly 17 percent earned less than \$15,000. So many households with low income contribute to a poverty rate in the county of 9.8 percent that is higher than the rate in the state of 8.7 percent.

Household income is higher than either per capita personal income or annual average wages because households generally include more than one person (the average in Taylor County is 2.6 persons per household) and workers often hold more than one job. In addition to wages from all workers, household income includes earnings from self-employment, proprietorships, investments, assets, social security, retirement, Veteran's benefits, welfare, and unemployment benefits.

Per capita personal income (PCPI) is the total income in an area, \$399,288,000 in Taylor County, divided by the total population. PCPI in Taylor County in 2000 of \$20,269 was 72 percent of the PCPI in Wisconsin and 69 percent of the United States. In the last year it increased only 3.7 percent, less than both state and national gains.

Incomes are lower in Taylor County, not only because of lower wages but also because of a larger elderly population living on fixed incomes. Income from government retirement and medical payments

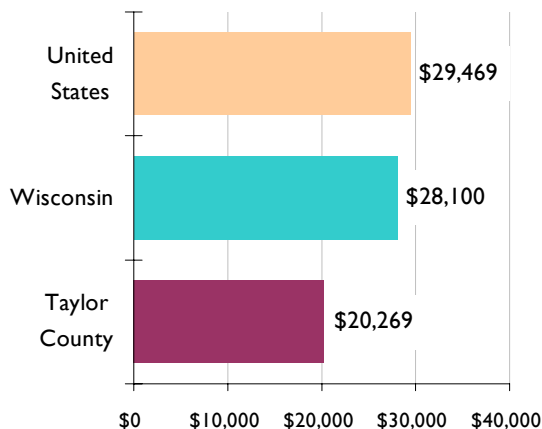
Households by Income Range
Median household income in Taylor Co. \$38,502



Source: US Dept. of Commerce, Census Bureau, *Census 2000*

comprises 81 percent of transfer payments and transfer payments in the county are a much greater share than in either the state or nation. The population living on fixed income will only increase in the next ten years.

Per Capita Personal Income 2000



Source: US Department of Commerce, Bureau of Economic Analysis

Components of Total Personal Income: 2000

